GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

SE – Promoting Financial Literacy, Digital Literacy, and Functional Literacy among AASARA beneficiaries - Understanding Lifelong Learning for All in Society - Administrative approval for with an Estimated cost of Rs.50.00 crore over the course of (4) four years, between 2023 and 2027, and approval of the Annual Work Plan and Budget (AWP&B) (Physical and Financial) for the Financial Year 2024-25 – Orders - Issued.

SCHOOL EDUCATION (PROG.I) DEPARTMENT

G.O.Rt.No.58 Dated:15.02.2024
Read:

From the Director, Adult Education (I/c), e-File No: ESE09-12026/5/2024-B-DOAE (Computer No.2330678), dated: 22.01.2024, and e-File No: ESE09-12021/7/2023-B-DOAE (Computer No.2176598), dated:27.01.2024.

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ORDER:

AASARA is a program launched by the Government of Andhra Pradesh to improve the productivity of Self-Help Groups (SHGs) by reimbursing the outstanding loans and improve the lifestyle of urban and rural women.

2. Enhancing the 21st century skills such as Financial Literacy, Digital Literacy, and Functional Literacy among Self-Help Groups (SHGs) is essential to boost productivity and improve the lifestyles of urban and rural women. Financial literacy empowers informed financial decision-making, ensuring responsible borrowing and timely loan repayment. Digital Literacy facilitates access to online financial services, promoting cashless transactions. Functional Literacy equips SHG members to comprehend financial documents and engage effectively in financial discussions. Collectively, these literacies empower women to navigate the financial landscape, contribute to the sustainability of SHGs, and enhance their overall quality of life.

3. These skills will be imparted through online training sessions, orientations, face-to-face workshops, and volunteerism. All necessary materials and resources will be digitally provided, ensuring convenient access for registered volunteers through easily accessible digital platforms such as TV, Radio, Cell phone-based free/open-source Apps, and portals. This program targets neo-literates aged 21 years and above in Andhra Pradesh.

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4. After a thorough review of the proposals submitted by the Director of Adult Education (I/c) in the reference read above, the Government hereby accord (i) Administrative approval for the "Understanding of Lifelong Learning for All in Society" program for AASARA beneficiaries, with an Estimated cost of Rs. 50.00 crore over a four-year period spanning from 2023 to 2027, and (ii) approval for the Annual Work Plan and Budget (AWP&B) for the Financial Year 2024-25, encompassing both physical and financial aspects.

5. Program Overview:

1. The program will be implemented in both Rural and Urban areas across all 26 Districts.
2. The program will be implemented innovatively, focusing on achieving Financial, Digital, and Functional Literacy among AASARA beneficiaries.
3. Over a four-year span, a total of 33,71,169 AASARA beneficiaries in Andhra Pradesh will receive Financial, Digital, and Functional Literacy through an innovative online approach.
4. Annually, an estimated 8.43 lakh AASARA beneficiaries will be covered from the fiscal year 2023-24 to 2026-27.

Financial Literacy:

Under this vertical, Government endeavor is to ensure that neo-literate AASRA beneficiaries achieve the following objectives:

a) Equipping women in Self-Help Groups (SHGs) with financial concepts, budgeting skills, and financial planning strategies, to enable them to effectively manage their finances, thereby gaining greater control over their economic resources.

b) Providing Financial Literacy Education to enable beneficiaries to make informed decisions regarding borrowing, investing, and saving. This knowledge equips them with the skills to assess financial options critically, contributing to the sustainability and growth of SHGs.

c) It fosters responsible financial behavior, leading to timely repayment of loans and the establishment of a positive credit history.

Digital Literacy:

Under this vertical, Government endeavor is to ensure that neo-literate AASRA beneficiaries achieve the following objectives:

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a) In the modern era, digital literacy plays a crucial role in accessing financial services, conducting transactions, and managing accounts online.

b) Digital literacy empowers individuals to utilize mobile banking, e-wallets, and online payment systems, simplifying financial transactions and enhancing convenience for members of Self-Help Groups (SHGs).

c) It opens avenues for digital financial inclusion, promoting a cashless economy and reducing the risks associated with handling physical currency.

Functional Literacy:

Under this vertical, Government endeavor is to ensure that neo-literate AASRA beneficiaries achieve the following objectives:

a) Functional literacy provides women with the essential skills to comprehend and interpret financial documents, contracts, and agreements.

b) It improves communication and comprehension abilities, allowing SHG members to actively participate in financial discussions and negotiations.

c) Functional literacy is vital for interpreting loan terms, understanding interest rates, and ensuring transparency in financial dealings.

Overall Impact:

a) Improved Financial Literacy ensures that SHG members can make informed choices regarding loans, investments, and financial management.

b) Digital Literacy facilitates efficient and secure financial transactions, reducing the time and effort required for traditional banking processes.

c) Functional Literacy supports effective communication and understanding of financial matters, fostering a sense of empowerment and confidence among women in SHGs.

6. Guidelines for implementing program:

a) Tata Consultancy Services (TCS): The Technical and Knowledge Partner of the programme: Tata Consultancy Services (TCS), under the Literacy as a Service initiative, is responsible for developing all the e-content related to Financial Literacy, Digital Literacy, and Functional Literacy. This includes creating an online application for learner and volunteer teacher

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registration, various e-Training Modules, and instructional videos for Teaching/Learning. **Importantly, TCS will undertake these tasks at no cost, offering their services free of charge.** TCS will also establish a Monitoring and Information System (MIS) to closely monitor this program.

In addition to TCS, support will be sought from the National Centre for Financial Education (NCFE), Mumbai, to enhance the Financial Literacy program targeting the AASARA beneficiaries.

b) **Survey & Registration of learners:** AASARA beneficiaries are required to register as learners and volunteer teachers using the designated proforma. The responsibility for enrolment, matching, and grouping learners and volunteer teachers lies with the Welfare and Education Assistants of the Village/Ward Secretariats. This process will be facilitated through Village/Ward volunteers.

c) **Constitution of State Centre for Literacy (SCL):** A State Centre for Literacy (SCL) is proposed to be established at the state level within SCERT, AP. Its primary objectives include the creation of e-content, development of resource materials, training in Financial Literacy, Digital Literacy, Functional Literacy, and conducting online assessments.

d) **Training and Orientation**: The State Centre for Literacy and Tata Consultancy Services are tasked with organizing separate online training modules for officials at the State, District, Mandal, and Village/Ward Secretariat levels.

Instructional sessions: The Literacy Programme will be executed with the active involvement of Village Volunteers (Preraks) from the Village/Ward Secretariat. Video lessons will be uploaded onto the smartphones of both Village Volunteers and learners. Additionally, the video lessons will be accessible through online portals of APSLMA and DIKSHA. Furthermore, these educational videos will be made accessible on smart televisions in primary schools, IFPs in High Schools and computers within the village secretariat.

Village Volunteers (Preraks) will undergo training to effectively impart Financial, Digital, and Functional literacy to the beneficiaries. AASARA beneficiaries will benefit from the instructional content delivered by Village Volunteers (Preraks) through video lessons. The implementation sequence of the program is designed to commence with Financial Literacy, followed by Digital Literacy, and concluding with Functional Literacy.

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e) **Monitoring Mechanism:** The coordination of the program at the Village/Ward Secretariat level will be overseen by the Welfare and Education Assistant/Data Processing Assistant. SERP, the Village Organizer, will lead the coordination efforts of the program. At the Mandal level, the program will be supervised by the MPDO and Mandal Educational Officer-2. At divisional level, the program will be organized by the Assistant Project Officer (APO)/ Supervisor of the Adult Education Directorate. The Deputy Director/ Assistant Director of the Adult Education Directorate, supported by the District Level Committee chaired by the District Collector, will be responsible for implementing the program at the District level.

f) **Assessments:** The assessment exams for learners in the realms of Financial, Digital, and Functional Literacy will be conducted online. The evaluation of learners will be carried out by volunteers from the Village/Ward Secretariat. The conclusive assessment test will be administered jointly by the School Education Department, including local school teachers and MEOs-2, along with the Panchayat Raj & Rural Development Department. The final evaluation of learners will be conducted by APOSS/NIOS/NCFE.

g) **Certification**: Every successful participant in the program will be awarded certificates, distinguishing their achievements in each component: Financial, Digital, and Functional Literacy.

h) **Convergence:** The program will coordinate its activities in conjunction with GSWS, GVWV, APOSS, PR & RD, MA & UD, I & PR, IT, and the School Education Departments.

i) **The State and District Level Committees for implementation of the programme:** Committees at both District and State levels will oversee the program implementation. State-level members include Government officials from various relevant departments, while District-Level members consist of local administrative authorities and Education officials.

j) **Funds for the Programme:** To facilitate the program, the Andhra Pradesh Government has disbursed Rs. 6,23,56,000. These funds have been deposited into the Adult Education Directorate SLNA account and will be utilized for activities such as surveys, registrations, rewards, certifications, assessments, as well as scheme mobilization and environment building.

k) **Awards and Incentives**: In recognition of the learners' progress over a six - month period, incentives amounting to Rs.30/- per

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volunteer teacher will be provided for each area of Financial, Digital, and Functional Literacy.

l) **Duration of the Programme:** The program is designed to run for 200 hours for every neo-literate over a span of six months.

7. Budget outlay and the details of Annual Work Plan and Budget are Annexed to this order.

8. The Director of Adult Education (I/c) shall take further necessary action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

PRAVEEN PRAKASH
PRINCIPAL SECRETARY TO GOVERNMENT

To
The Director of Adult Education (I/c), A.P., Ibrahimpatnam, NTR District.
Copy to:
The Gram Volunteers/Ward Volunteers and Village Secretariats /Ward Secretariats Department, AP Secretariat.
The Panchayat Raj & Rural Development Department, AP Secretariat.
The Municipal Administration & Urban Development Department, AP Secretariat.
The GA (I&PR) Department, AP Secretariat.
The Information Technology, Electronics and Communications Department, AP Secretariat.
The Department for Women, Child & Differently Abled and Senior Citizens, AP Secretariat.
The Commissioner of School Education, A.P., Ibrahimpatnam.
The Director, SCERT, Vijayawada.
The Director, AP Open School Society, Guntur.
The Director, Gram Volunteers/Ward Volunteers and Village Secretariats /Ward Secretariats, Vijayawada.
The Commissioner, Panchayat Raj& Rural Development Department, Vijayawada.
The Commissioner, Women Development and Child Welfare Department, Vijayawada.
The Commissioner & Director of Municipal Administration, Vijayawada.
The Mission Director, MEPMA, Vijayawada.
The CEO, SERP, Vijayawada.
The Commissioner, Information & Public Relation Department, Vijayawada.

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The State Lead Bank Manager, Union Bank of India, Vijayawada
The OSD to Spl. Chief Secretary to CM.
The OSD to Minister for Education.
The PS to Principal Secretary (SE).
SF/SC.

//FORWARDED:: BY ORDER//

SECTION OFFICER

Annexure
(to G.O.Rt.No.58, School Education (Prog.I) Department, dated: 15.02.2024)

Budget outlay for the Programme for FY 2023-24.

S. No.	Name of the Activity	Unit cost	No. of Units	Total Cost (Rs.)
1	State Level			
	State Resource Support			
	i) Common elements setting up of State Centre for Literacy (SCL) in SCERT.	Rs.30.00 Lakh	State	30,00,000
2	District Level			
	Financial, Digital and Functional Literacy(incentive for each component is Rs.30, Rs 30x3=90)	Rs.90/- per Learner	8.43 Lakh	7,58,70,000
	i) Survey &Registration	Rs.15/- per Learner	8.43 Lakh	1,26,45,000
	ii) Assessment & Certification	Rs.30/- per Learner	8.43 Lakh	2,52,90,000
	iii)Mobilization & Environment Building of scheme	Rs.10. /- per Learner	8.43 Lakh	84,30,000
Grand Total (All Levels)				**12,52,35,000**

PRAVEEN PRAKASH
PRINCIPAL SECRETARY TO GOVERNMENT

SECTION OFFICER